

WHAT IS CLAIMED IS:

1. A method for issuing partnership checks to customers, comprising:  
  
analyzing a group of merchants based on a set of merchant qualification criteria to identify a merchant for associating with a partnership check;  
  
creating the partnership check such that the partnership check is redeemable with the identified merchant; and  
  
sending the created partnership check to a set of customer.
2. A method for issuing partnership checks according to claim 1, further including the step of:  
  
sending the partnership check only to customers meeting customer qualification criteria.
3. A method for issuing partnership checks according to claim 1, wherein the merchant qualification criteria is analyzed using a statistical analysis method.
4. A method for issuing partnership checks according to claim 3, wherein the statistical analysis method considers quantitative and non-quantitative factors.

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5. A method for issuing partnership checks according to claim 1, further including the step of:

providing an incentive with the partnership check to induce the set of customers to use the partnership check.

6. A method for issuing partnership checks according to claim 5, wherein the incentive provides an economic benefit to the customers using the partnership check.

7. A method for issuing partnership checks according to claim 5, further comprising applying the incentive at the time the partnership check is used by the customers.

8. A method for issuing partnership checks according to claim 7, wherein the incentive is a discount applied to a transaction amount.

9. A method for issuing partnership checks according to claim 5, wherein the incentive is applied after the transaction using the partnership check takes place.

10. A method for issuing partnership checks according to claim 5 further including sending informative inserts to the set of customers with the partnership check.

11. A method for issuing partnership checks according to claim 2, further including:

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providing an economic incentive with the partnership check for customers that use the partnership check, wherein the type of economic incentive is determined based on maximizing profit for an issuer of the partnership check and the merchant.

12. A method for issuing partnership checks according to claim 2 wherein the customer qualification criteria is based on a set of customer criteria specified by an issuer of the partnership check and a set of customer criteria specified by the merchant.

13. A method for providing partnership checks to customers, the partnership checks being issued by an issuer, said method comprising:

forming a value sharing relationship with at least one merchant;

generating partnership checks that are redeemable with the at least one merchant, each of the partnership checks including printed indicia that is indicative of a predetermined transaction amount; and

providing an incentive with each partnership check, wherein the incentive extends to customers that use the partnership check.

14. A method for generating a partnership check according to claim 13 further comprising:

crediting a financial account of a customer in accordance with the incentive provided with the partnership check.

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15. A method for generating a partnership check according to claim 13 further comprising:

authenticating a partnership check when a customer redeems the partnership check with the at least one merchant; and

applying a credit to a financial account of the customer for each redeemed partnership check that is authenticated.

16. A method for generating a partnership check according to claim 13 wherein the incentive provides an economic benefit to the customer and further wherein the cost of the incentive is shared between the issuer and the merchant.

17. A method for generating a partnership check according to claim 13 further comprising:

sending partnership checks to customers with informational material.

18. A method for providing partnership checks, said method comprising:

generating a list of prospective merchants;

analyzing the list of prospective merchants based on a set of merchant qualification criteria to form a set of merchants;

generating a list of prospective customers;

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analyzing the list of prospective customers based on a set of customer qualification criteria to form a set of customers; and

issuing partnership checks to the set of customers, wherein each of the partnership checks includes an incentive that extends to customers that use the partnership check as part of a financial transaction with the set of merchants.

19. The method of providing partnership checks according to claim 18 wherein generating a list of prospective customers includes generating a list of prospective customers based on an transactional database containing financial information about the prospective customers.

20. The method of providing partnership checks according to claim 18 wherein analyzing the list of prospective customers comprising analyzing the list of prospective customers based on a set of customer qualification criteria specified by the set of merchants.

21. The method of providing partnership checks according to claim 18 further comprising:

authenticating a partnership check when a customer redeems the partnership check with the at least one merchant; and

applying a credit to a financial account of the customer for each redeemed partnership check that is authenticated.

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22. A partnership check system, comprising:

means for analyzing a group of merchants based on a set of merchant qualification criteria to identify a merchant for associating a partnership check;

means for creating the partnership check such that the partnership check is redeemable with the identified merchant; and

means of sending the created partnership check to a set of customers.

23. A partnership check system according to claim 22 further wherein the means for analyzing the group of merchants comprises means for performing an analysis of the group of merchants based on a statistical analysis.

24. A partnership check system according to claim 23 wherein the statistical analysis considers quantitative and non-quantitative factors.

25. A partnership check system according to claim 22 further comprising:

means for inducing the set of customers to use the partnership check.

26. A partnership check system according to claim 25, wherein the means for inducing the set of customers to use the partnership check includes means for providing

Attorney's Signature

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